

## Banks Hudson.

We will sell you the best grades of



**Ballards Obelisk Flour In Barrels,**  
Genuine Kanawah Salt, Field Seeds  
and all kinds of FEED at the lowest Cash price.

We will appreciate a call, as well as a share of your business.

## BANKS HUDSON.

J. J. WALKER, President. J. S. JOHNSON, Vice Pres't.

— ORGANIZED 1883. —

### The CITIZENS NATIONAL BANK.

OF LANCASTER, KY.

CAPITAL \$50,000. SURPLUS \$10,000.

B. F. HUDSON, Cashier.  
W. O. BIGNAY, Asst. Cash'r. C. D. WALKER, Book-keeper.

Business Solicited. Prompt and Careful Attention.

DIRECTORS:  
J. S. Johnson, R. F. Hudson, J. J. Walker,  
T. M. Arnold, Jno. A. Sanders.

### THE National Bank

Of Lancaster.

Capital \$50,000. Surplus \$10,000.

A. R. DENNY, President.  
J. E. STORMES, Vice Pres't.  
S. C. DENNY, Cash'r.  
J. F. ROBINSON, R. T. Embury, Book-keeper.

DIRECTORS:  
Sam'l D Cochran, Alex R Denny, A C Robinson, John E Stormes, S C Denny.

Safety Deposit Boxes for Rent

We Solicit Your Business

E. L. Woods, Pres't. W. C. Fish, Vice Pres't. W. G. Kemper, Cashier.

### PEOPLES BANK, Paint Lick.

INCORPORATED.

Capital, \$16,000.00. SURPLUS, 9,000.00.

Directors:  
M. COY, R. L. ARNOLD,  
R. G. GUYN, J. R. BURROWS,  
J. E. WOODS, E. L. WOODS,  
W. C. FISH.

We offer you fair treatment with every...  
moderation...  
conservative Banking.

Our Customers are Fully Protected by Fidelity and Casualty Insurance

### J. A. Beazley, Undertaker.

Arterial and Cavity Embalming.  
Office on Danville Street.

FULL LINE OF CASKETS AND BURIAL ROBES ALWAYS IN STOCK

M. K. Denny, DENTIST.  
Office over Herndon's jewelry store

T. J. HOOD, DENTIST.  
Office at residence, Danville st.

## Furniture!

Carpets, Matting, Oil Cloths, Linoleums  
Window Shades, Easels, Costumers,  
Springs and Mattresses, Picture Frames, Glass  
Etc. Etc. Etc.

Anything not found in stock will be ordered on reasonable terms. Your patronage is appreciated. Phone 5.

### J. C. ROBINSON.

## CENTRAL RECORD

ISSUED WEEKLY. \$1.00 A YEAR.  
LOUIS LANDRAM, Edr.-Pubr.

Entered at the Post Office in Lancaster, Ky., as Second-Class Mail Matter.

Member Ky. Press Association.

Lancaster, Ky., January 3, 1908.

### WALLACETON

Mr Dave Bowlin is seriously ill with typhoid fever.

A very valuable mare of Mr James W Wallace died a few days ago.

Mr and Mrs John Allen visited their parents in Rockcastle county last week.

Mr J A Wallace went to Wilmore last week to spend the winter with relatives there.

Misses Amelia and Bessie McWhorter, of Berea, were guests of Miss Lucy Cade on Sunday.

Mrs Lizzie Lucas and children, of Hopkins Park, Ill. are visiting her father, Mr C H Baker.

Miss Edith Weaver returned home Thursday from several weeks visit with relatives in Illinois.

Mr Charlie Gentry and sister Minerva, of Illinois, are visiting their father Mr Robert Gentry.

Miss Grace Baker, Messrs Lewis Baker and Howard Gamble spent part of their Xmas vacation at Mr J A Baker's.

Rev J R Howes, assisted by the pastor, Rev Carter, conducted the quarterly meeting at the M E church here last Saturday and Sunday.

### MARLBURY.

Born to the wife of Mr Doolin, a girl.

Mrs Cyrus Daly has returned home after a pleasant visit to her sister Mrs Millee, of Lexington.

Mr and Mrs T I Herring made a recent visit to their daughter Mrs Victor Rice at McCreary.

Rev Henry Shouse has resigned the care of his church at Preachersville to take effect the first of the year.

Miss Georgia Dunn has returned home after spending the holidays with Miss Jennie Higgins at Paint Lick.

Mr Smith Upton and wife, of Jessamine county were with their daughter Mrs Jesse Thomas a few weeks.

Mr and Mrs Blakeman and Miss Lee Duncan drove to Nicholasville and were married last week.

Mrs Charles Burdette and children left last week to join the husband at Broken Arrow Oklahoma where they will make it their future home. They many friends here regret to see them leave but wish them success in their new home. Mrs Burdette was accompanied by Mr Virge Chestnut who will visit relatives in Oklahoma, and Texas before returning home.

The Ladies Working Society held its last annual session at the home of Mrs Kemper Dec 19, and the following officers were elected for the ensuing year, Mrs Wood, Pres, Mrs Kemper vice Pres, Miss Mary Chessnut, Sec, Miss Sue Sutton, Treas.

Mr Calico, of McCreary, and Miss Willie Hendrickson, were married at the parsonage, Christmas Eve. Rev Mr Shouse performing the ceremony. The bride was becomingly dressed in beautiful blue silk with gloves and hat to match. Mr Holman Brown and Miss Ida Marsee were the attendants.

### Don't Take The Risk.

When you have a bad cough or cold do not let it drag along until it becomes chronic bronchitis or develops into an attack of pneumonia, but give it the attention it deserves and get rid of it. Take Chamberlain's Cough Remedy and you are sure of prompt relief. From a small beginning the sale and use of this preparation has extended to all parts of the United States and to many foreign countries. Its many remarkable cures of coughs and colds have won for it this wide reputation and extensive use. Sold by Frisbels Drug Store.

Some men hope that a golden crown will give them a golden mind.

### A Higher Health Level.

"I have reached a higher health level since I began using Dr King's New Life Pills," writes Jacob Springer, of West Franklin, Maine. "They keep my stomach, liver and bowels working just right." If these pills disappoint you on trial, money will be refunded at R E McRoberts drug store. 25c. 1m

The church with a head for gold usually has a heart of brass.

### Rank Foolishness.

"When attacked by a cough or cold, or when your throat is sore, it is rank foolishness to take any other medicine than Dr King's New Discovery," says C O Eldridge, of Empire, Ga. "I have used New Discovery seven years and I know it is the best remedy on earth for coughs and colds, croup, and all throat and lung troubles. My children are subject to croup, but New Discovery quickly cures every attack." Known the world over as the King of throat and lung remedies. Sold under guarantee at R E McRoberts drug store. 50c and \$1.00 Trial bottle free. 1m

## QUARTERLY REPORT

OF THE  
Garrard Bank & Trust Co  
AT THE CLOSE OF BUSINESS  
DEC 31st, 1907.

### RESOURCES.

Loans and Discounts..... 64,888 38

Overdrafts, secured..... 1,413 90

Overdrafts, unsecured..... 299 92

Due from National Banks..... 29,328 46

Due from Trust Companies..... 8,000 00

Banking House and Lot..... 14,500 00

Other Real Estate..... 785 73

Mortgages..... 9,245 00

U. S. Bonds..... 10,000 00

Other Stocks and Bonds..... 1,062 10

Specie..... 6,005 00

Exchange for Clearings..... 201 25

Other Items carried as cash..... 341 49

Furniture and Fixtures..... 341 14

Fund to pay taxes..... 754 81

Current Expenses Last Quarter..... 146,303 30

Give description, location value and how long owned, all real estate except banking house and lot, if any owned longer than five years, \$146,303 30

### LIABILITIES.

Capital Stock paid in, in cash..... 50,000 00

Surplus..... 1,432 32

Undivided Profits..... 1,432 32

Due Depositors, as follows viz:

Deposit subject to check (on which interest is paid)..... 80,601 96

Deposits subject to check (on which interest is paid)..... 5,000 00

Demand certificates of deposits (on which interest is paid)..... 5,000 00

Time certificates of deposits (on which interest is paid)..... 315 00

Saving deposits (on which interest is paid)..... 91,016 96

Certified Checks..... 11 02

Due National Banks..... 11 02

Due State Banks and Bankers..... 11 02

Due Trust Companies..... 11 02

Cashier's Check outstanding..... 11 02

Bills re-discounted..... 11 02

Unpaid dividends..... 11 02

Taxes due and unpaid..... 11 02

Capital Stock not paid..... 11 02

### SUPPLEMENT.

Highest amount of indebtedness of any person, company or firm including in the liability of the company or firm the liability of the individual members thereof directly or indirectly, if such indebtedness exceeds 10 per cent of capital stock actually paid in, and actual amount of surplus of the bank..... No

How is indebtedness stated in above item 1 secured?..... No

Highest amount of indebtedness of any director or officer, if amount of such indebtedness exceeds 10 per cent of paid-up capital stock of bank..... No

Is same second?..... No

Does amount of indebtedness of any person, company or firm including in the liability of the company or firm the liability of the individual members thereof exceed 30 per cent of paid up capital and actual surplus?..... No

If so, state amount of such indebtedness..... No

Amount of last dividend..... No

Were all expenses, losses, in excess of net income, covered therefrom before declaring dividend, and was not less than 10 per cent of net profits of the bank for the period covered by the dividend?..... No

Is the dividend declared to the surplus fund before said dividend was declared?..... No

State of Kentucky, County of Garrard, ss J W Elmore, Cashier of the Garrard Bank & Trust Co, a Bank located and doing business in the town of Lancaster, in said county, being duly sworn, says the foregoing report is in full respects a true statement of the condition of the said Bank, at the close of business on the 31st day of Dec, 1907, to the best of his knowledge and belief; and further says that the business of said Bank has been transacted at the location named, and not elsewhere; and that the above report is made in compliance with an official notice received from the Secretary of State designating the 31st day of Dec, 1907, as the day on which such report shall be made, subscribed and sworn to before me by J W Elmore, the 1st day of January 1908.

J W Elmore, Cashier.

R L Elkin, H T Logan, V A Lear, Directors.

### IN HIS CLIENT'S INTEREST.

It was his first year in practice, and his first client was a better known than respected burglar. In an interval he approached a veteran member of the bar and sought for advice.

"And how long do you think I ought to make my speech to the jury, sir?" he finished up.

"I should say about an hour," said the old hand.

"An hour! Why, I thought ten minutes would be ample! Why so long?"

"Well," said the adviser, "you see, they can't sentence him till you're finished, and the longer you talk the longer he'll be out of jail!"—Chicago Journal.

### His Promise.

"Pat."

"Yes."

"Supposin' I was dead."

"Yes."

"And me wife was still livin'."

"Yes."

"And she was as beautiful as a quane."

"Yes."

"Would yez marry her fer my sake and support the childer?"

"Yes. Thank yez, Mike."

"Eay do yez thank me, Pat?"

"For puttin' in that about me not havin' to marry her unless she was as beautiful as a quane. Yez have me promise."—Chicago Record-Herald.

### Too Much Publicity.

They sat on the vine embowered porch, looking at the glorious planet in the southern sky.

"I suppose you know, Miss Gladys," said the young professor, hitching his chair nearer, "that Mars is nearer to us now than it will be again for a period of 15 years?"

"Mercy, no!" she exclaimed. I didn't know that. Take your arm away, Prof. McGonzie, please. I feel as if everybody on Mars was watching us!"—Chicago Tribune.

When the Stomach, Heart, Kidney nerves get weak, then these organs always fail. Don't drug the stomach, nor stimulate the heart or kidneys. That is simply a makeshift. Get a prescription known to druggists everywhere as Dr Shoop's Catarrh Remedy Sold by R E McRoberts.

### Watch your work and your wings will take care of themselves.

### A Cure for Misery.

"I have found a cure for the misery malaria produces," says R M James, of Louisville, S C. "It's called Electric Bitters, and comes in 50 cent bottles. It breaks up a case of chills or a bilious attack in almost no time; and it puts yellow jaundice out of commission." This great tonic medicine and blood purifier gives quick relief in all stomach, liver and kidney complaints and the misery of lame back. Sold under guarantee at R E McRoberts drug store. 1m

Incubation always furnishes the most convincing argument.

The finest Coffee Substitute eye made, has recently been produced by Dr Shoop, of Racine, Wis. You don't have to boil it twenty or thirty minutes. "Made in a minute," says the doctor. "Health Coffee" is really the closest Coffee Imitation ever yet produced. Not a grain of real Coffee in it either. Health Coffee Imitation is made from pure toasted cereals or grains, with malt, nuts, etc. Really it would fool an expert—were he to unknowingly drink it for Coffee. Gill & Simpson.

### TRIED IT.

"What!" cried the genial Popkins, slapping his friend Jobson on the back, "you are in love with Maud Dawson, and too bashful to propose to her! Think shame of yourself, man! Just you follow my plan. I was out walking one night with a lady, who is now my wife, and I left her in the engagement rings in the window and said, 'Wouldn't you like one of these?' and she said, 'Yes,' and so it was all settled."

"Capital idea!" cried the bashful Jobson. "I'll try it this very night."

Twenty-four hours later the two friends met once more.

"Well, Jobson," cried Popkins, "did the plan work?"

"Work," groaned Jobson. "I should think it did! Just listen. I took Maud along high street and stopped at Goldstein's, the jeweler's, and I pointed to the engagement rings in the window and asked her if she would like one, and she smiled and blushed and put her hand on my arm and said, 'Oh, yes, dear George. I would like that one,' and 'that one' was 15 guineas!"

### WHAT FRIGHTENED HIM.

Polly—Whatever's the matter with you, James? You look as if something had frightened you.

James—You'll get a fright, too, when you turn your head round and see your mother.

### It Does The Business.

Mr E E Chamberlain, of Clinton, Maine, says of Bucklen's Arnica Salve. "It does the business; I have used it for piles and it cured them. Used it for chapped hands and it cured them. Applied it to an old sore and it healed it without leaving a scar behind." 25c at R E McRoberts drug store. 1m

### Physicians Cure Skin With Simple Remedy.

Noted Eczema Specialist Comments on a Proven Specific for skin Diseases.

Physicians everywhere continue their praise for ordinary oil of winter green in a wonderful specific for Eczema and other itching skin diseases. This liquid, pure and clean as water, externally applied has instant effect. A few drops on the burning, itching sore causes instant relief, and a short continued use gives a complete cure.

Dr C B Holmes of Silver City, Miss, is so enthusiastic about this remedy—D D D Prescription—that he declares in a letter to the D D D Company of Chicago that this great remedy is as near specific for Eczema as is quinine for malaria. "I have been using your D D D for four years with gratifying results," writes Dr Holmes.

There are thousands of other physicians who use D D D Prescription, the oil of wintergreen specific. D D D cure and it is so clean to use. If we did not know what D D D will do we would not recommend it to our friends and patrons.

R E McRoberts Lancaster.

Call at our store anyway and let us see the nature of your skin trouble.

R. E. McRoberts, Pres't. J. W. Elmore, Cash'r.  
J. C. Eubanks, Vice Pres't.  
R. I. Burton, 2nd V. Pres't. D. A. Thomas, Asst. Cash'r.

## The Garrard Bank & Trust Co

INCORPORATED.  
Lancaster, Ky.

It is the aim of this institution to meet every reasonable requirement of the public of a banking nature. Equipped with

### The Latest Improved Burglar-Proof Vault and Safe.

offered and counseled by a directorate whose integrity and business experience are too well known to need mentioning, we offer courteous, safe and obliging treatment. Promising these three, we invite personal interviews or correspondence looking to the establishing of business relations. Our facilities are particularly adapted to handling farmers' paper.

For the custody of your valuables, secure one of our

### Safety Deposit Boxes

They must be seen to be appreciated.

DIRECTORS:

H. K. Herndon, H. T. Logan, Banks Hudson, J. B. Sanders, J. R. Haselden, R. L. Elkin, V. A. Lear, I. M. Dunn, R. I. Burton, W. L. Lawson, T. J. Fricke, L. K. Perkins, W. R. Cook, E. L. Woods, W. G. Gooch, J. C. Hemphill, H. V. Bastin, T. C. Rankin, R. I. Burton.

## THE Whitaker Automatic Gate.

Patented August 22, 1905

— BY —

### NATHANIEL WHITAKER

of Richmond, Madison County, Kentucky.

Why the Whitaker Gate is the best.

1st. It is made of first class material.

2nd. It is stock proof.

3rd. It has no dead center and will not stop half open when others give trouble.

4th. It has no latch to get out of order.

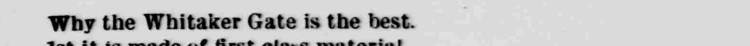
5th. It is a perfect lock when closed.

6th. It has less lever motion than any other Gate.

7th. It will work on any kind of Ground in a curved road and to any kind of post.

8th. It is easier to operate than any other.

9th. because every one that sees it says so.



Read what a few men of the county have to say who are using this gate

Paint Lick, Ky., August 14th, 1906

I have one of the Whitaker Automatic Gates that I have used for about seven months, it has not been out of repair in the least, and has not given me one moment's trouble so far, and can't see how it will. I like it splendidly.

Respectfully, J C Rucker.

After using one of the Whitaker Automatic Gates, can say that it gives perfect satisfaction. I consider it the best gate I have ever seen. Would not do without mine for double the cost of it. Yours truly,

J. B. Woods.

Paint Lick, Ky.

I have owned one of the Whitaker Automatic Gates for some time. I have given perfect satisfaction and swings so nicely and works so easy that any child can operate it. My little four year old boy has no trouble in using this gate.

Very respectfully, S. D. Cochran.

Buckeye, Ky.

I was the first in this county to purchase one of these gates. I am well pleased with it and would not do without it one year for the cost of the gate. I advise every one that needs a good gate to buy one, they are all right.

T. O. Hill

Sold by Forest Calico & Bro., McCreary, Ky., who are sole owners for the right of Garrard County. Farm rights for sale. Manufactured by the

## RICHMOND GATE COMPANY,

Richmond, Kentucky  
County and State rights for sale

## Farmers Attention.

I can insure your

Tobacco, Grain or Baled Hay,

In Your Farm Barns.

### J. H. KINNAIRD'S

General Insurance Agency.

FREE By special arrangements with Eastin Telephone Co any one can call me. Office Phone No 31, Residence No 7

## FLORIDA AND NEW ORLEANS

WITHOUT CHANGE

VIA

## QUEEN & CRESCENT ROUTE

Winter Tourist Tickets On Sale November 1st, 1907 Good Returning May 31st, 1908

For information and list of local agents